

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tae W. Kim  
 Victoria Soon Yu Kim  
 Debtors

Case No. 18-10506-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 76

Date Rcvd: Feb 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2018.

db/jdb  
 cr

+Tae W. Kim, Victoria Soon Yu Kim, 151 Redstone Drive, Warrington, PA 18976-2459  
 +US Foods Inc, c/o Morris & Adelman PC, POB 2235, 201 N Presidential Blvd S100, Bala Cynwyd, PA 19004-1257

14046040 +AES, PO Box 61047, Harrisburg, PA 17106-1047  
 14046044 AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500  
 14046042 Aqua Pennsylvania, Inc., 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489  
 14046046 Atlantic Credit and Finance, Inc., PO Box 2001, Warren, MI 48090-2001  
 14046047 +Atlantic Credit and Finance, Inc., PO Box 2083, Warren, MI 48090-2083  
 14046048 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)

14046050 +Birmingham Home Loan Service Center, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424  
 14046051 +Bloomingdales, PO Box 8058, Clearwater, FL 33758  
 14046063 CST Co., PO Box 33127, Louisville, KY 40232-3127  
 14046052 Capehart & Scatchard, PA, ATTN: Sergio I. Scuteri, Esq., PO Box 5016, Mount Laurel, NJ 08054-5016

14046054 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 14046053 Capital One, PO Box 30256, Salt Lake City, UT 84130-0256  
 14046055 +Chesco Security, Inc., PO Box 642, Kennett Square, PA 19348-0642  
 14046056 Citibank (Costco), PO Box 6500, Sioux Falls, SD 57117-6500  
 14046057 Citizen One Card Services, PO Box 18204, Bridgeport, CT 06601-3204  
 14046058 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816  
 14046061 +Comcast Business Services, 676 Island Pond Road, Manchester, NH 03109-4840  
 14046062 Comenity Bank (Total Rewards), Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

14046064 +Department Stores Nat'l Bank, PO Box 8066, Mason, OH 45040-8066  
 14046067 FMA Alliance, LTD., PO Box 2409, Houston, TX 77252-2409  
 14046066 +Finiki, Inc., c/o John Hazalis, 220 North Central Blvd., Broomall, PA 19008-3806  
 14046069 GM Card, Customer Service, PO Box 80082, Salinas, CA 93912-0082  
 14046070 +Harry J. Karapalides, Esq., 42 Copley Road, Upper Darby, PA 19082-2512  
 14046071 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 14046072 +Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 14046074 +KML Law Group, P.C., ATTN: Bankruptcy Department, BNY Independence Center, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541

14046073 +Kaplin Stewart Meloff Reiter & Stein, PO Box 3037, Blue Bell, PA 19422-0765  
 14046075 +Mahmoud Amer, 21 Rockleigh Drive, Trenton, NJ 08628-1517  
 14046079 +Midland Funding, LLC, PO Box 2001, Warren, MI 48090-2001  
 14046080 +Mitchell J. Malzberg, LLC, ATTN: Mitchell J. Malzberg, Esq., PO Box 5122, Clinton, NJ 08809-0122

14048522 +Mitchell Malzberg, Esq., Law Offices of Mitchell J. Malzberg, LLC, PO Box 5122, Clinton, NJ 08809-0122

14046081 +Morris & Adelman, ATTN: James W. Adelman, Esq., PO Box 2235, Bala Cynwyd, PA 19004-6235  
 14046082 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 14046083 +National Collegiate Student Loan Trust, 800 Boylston Street, 34th Floor, Boston, MA 02199-1900

14046084 +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476  
 14046086 +Northland Group, Inc., PO Box 390900, Mail Code UBNB, Minneapolis, MN 55439-0990  
 14046087 +Ophthalmic Partners of PA, PO Box 4803, Lancaster, PA 17604-4803  
 14046088 +Ophthalmic Partners of PA, PO Box 4803, Lancaster, PA 17604-4803  
 14046091 +PHEAA, 1200 North 7th Street, Harrisburg, PA 17102-1444  
 14046090 +Performance Food Group, Inc., d/b/a Performance Food Service/Roma-NJ, 301 Heron Drive, Swedesboro, NJ 08085-1773

14046092 +Pointe Pest Control, 334 Dekalb Street, Bridgeport, PA 19405-1021  
 14046093 Real Time Resolutions, 1349 Empire Drive, Suite 150, Dallas, TX 75247  
 14046094 Saks Fifth Avenue, Attn: Customer Care, Jackson, MS 39209  
 14046095 +Schlee & Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113  
 14046096 Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282  
 14046099 +Sysco Philadelphia, LLC, 600 Packer Avenue, Philadelphia, PA 19148-5304  
 14046100 U.S. Department of the Treasury, Bureau of the Fiscal Service, PO Box 830794, Birmingham, AL 35283-0794

14046101 +U.S. Foods, Inc., c/o Morris & Adelman, P.C., 201 N. Presidential Blvd., Ste 100, P.O. Box 2235, Bala Cynwd, PA 19004-6235, Attention: James W. Adelman 19004-6235

14046105 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, PO Box 2846, Oshkosh, WI 54903-2846)

14049647 US Foods Inc., c/o Morris & Adelman, P.C., POB 2235, Bala Cynwyd PA 19004-6235  
 14046103 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
 14046106 +Wells Fargo, PO Box 84712, Sioux Falls, SD 57118-4712  
 14046107 +Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335  
 14046108 Wells Fargo Bank, PO Box 95225, Albuquerque, NM 87199-5225  
 14046109 +Wells Fargo Business Direct, PO Box 29482, Phoenix, AZ 85038-9482  
 14046110 Wells Fargo Card Service, PO Box 10347, Des Moines, IA 50306-0347  
 14046111 +Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347

District/off: 0313-2

User: Antoinett  
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Total Noticed: 76

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: bankruptcy@phila.gov Feb 16 2018 01:54:24 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 16 2018 01:53:40

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Feb 16 2018 01:54:06 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 01:56:17 Synchrony Bank,

c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14046043 E-mail/Text: legal@arsnational.com Feb 16 2018 01:53:17 ARS National Services, Inc.,  
PO Box 469100, Escondido, CA 92046-9100

14046041 +E-mail/Text: ally@ebn.phinsolutions.com Feb 16 2018 01:53:08 Ally Financial,  
PO Box 380901, Minneapolis, MN 55438-0901

14046045 E-mail/Text: ACF-EBN@acf-inc.com Feb 16 2018 01:53:08 Atlantic Credit & Finance, Inc.,  
PO Box 13386, Roanoke, VA 24033-3386

14046065 E-mail/Text: mrdiscen@discover.com Feb 16 2018 01:53:09 Discover Bank, PO Box 15316,  
Wilmington, DE 19850-5316

14046068 +E-mail/Text: bankruptcy@affglo.com Feb 16 2018 01:53:49 Global Credit & Collection,  
5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486

14046077 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 16 2018 01:53:48 Midland Credit Management,  
PO Box 60578, Suite 200, Los Angeles, CA 90060-0578

14046076 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 16 2018 01:53:48 Midland Credit Management,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

14046078 E-mail/Text: bankruptcydpt@mcmcg.com Feb 16 2018 01:53:48 Midland Funding, LLC,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

14046085 +E-mail/Text: bnc@nordstrom.com Feb 16 2018 01:53:12 Nordstrom, PO Box 6555,  
Englewood, CO 80155-6555

14046419 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 16 2018 02:03:48  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14046097 +E-mail/PDF: clerical@simmassociates.com Feb 16 2018 01:56:18 Simm Associates, Inc.,  
800 Pencader Drive, Newark, DE 19702-3354

14046098 E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 01:56:06 Synchrony Bank (TXJ),  
ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

14046102 +E-mail/Text: birminghamtops@sba.gov Feb 16 2018 01:54:04 U.S. Small Business Administration,  
801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14046049\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)

14046059\* +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816

14046060\* +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816

14046104\* +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

14046089 ##+Paul Aschkenasy, as T'ee of Blank Trust, Blank Aschkenasy Properties, LLC,  
300 Conshohocken State Road, Suitr 360, Conshohocken, PA 19428-3801

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 17, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Antoinett  
Form ID: pdf900

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2018 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
DIANA M. DIXON on behalf of Debtor Tae W. Kim dianamdixonesq@gmail.com  
DIANA M. DIXON on behalf of Joint Debtor Victoria Soon Yu Kim dianamdixonesq@gmail.com  
JAMES W. ADELMAN on behalf of Creditor US Foods Inc mail@morrisadelman.com  
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
SERGIO I. SCUTERI on behalf of Creditor Sysco Philadelphia, LLC sscuteri@capehart.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: TAE W. KIM : Chapter 7**  
**VICTORIA SOON YU KIM, :**  
**Debtors : Bky. No. 18-10506 ELF**

**ORDER**

**AND NOW, WHEREAS:**

- A. 11 U.S.C. §109(h)(1) requires that an individual may not be a debtor in a bankruptcy case unless, within the 180 day period before the filing of the bankruptcy petition, the individual has received an individual or group briefing from an approved nonprofit budget and credit counseling agency as described in 11 U.S.C. §111(a) (“Credit Counseling”).
- B. 11 U.S.C. §109(h)(3) provides that a debtor may be exempted temporarily from the Credit Counseling requirement for a thirty (30) day period after the filing of the petition if the debtor submits a Certification which satisfies the requirements of 11 U.S.C. §109(h)(3)(A)(i), (ii) and (iii).<sup>1</sup>
- C. It appears that the Debtor filed the bankruptcy petition in this case without receiving Credit Counseling and did not file a Certification that satisfies the requirements of 11 U.S.C. §109(h)(3)(A)(i), (ii) and (iii).

It is therefore **ORDERED**, after a hearing and for the reasons stated in court, that the above captioned bankruptcy case is **DISMISSED**.



**Date: February 15, 2018**

**ERIC L. FRANK**  
**CHIEF U.S. BANKRUPTCY JUDGE**

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<sup>1</sup> 11 U.S.C. §109(h)(4) provides that, after a notice and hearing, the court may determine that the requirements of 11 U.S.C. §109(h)(1) shall not apply to a debtor because of incapacity, disability, or active military duty in a military combat zone. No request was made for a determination under 11 U.S.C. §109(h)(4).